



PTO/SB/21 (modified)  
Approved for use through xx/xx/xx, OMB 0651-0031  
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

3 Sector #

<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence during pendency of filed application)</i>	Application Number	09/675,412	
	Filing Date	September 29, 2000	
	First Named Inventor	Russell Anderson	
	Group Art Unit Number	2163	
	Examiner Name	Unknown	
Total Number of Pages in This Submission	16	Attorney Docket Number	5240

ENCLOSURES (check all that apply)	
<input checked="" type="checkbox"/> Fee Transmittal Form (in duplicate) <input checked="" type="checkbox"/> 2 checks enclosed <input checked="" type="checkbox"/> Return Receipt Postcard <input checked="" type="checkbox"/> Response to Notice to File Missing Parts <input checked="" type="checkbox"/> Bibliographic Data Sheet <input checked="" type="checkbox"/> Declaration <input type="checkbox"/> Small Entity Statement <input type="checkbox"/> Information Disclosure Statement & PTO-1449 <input type="checkbox"/> Copies of IDS Cited References <input type="checkbox"/> Request for Corrected Filing Receipt <input type="checkbox"/> Request for Correction of Recorded Assignment <input type="checkbox"/> Amendment/Response: [ ] Page(s) <input type="checkbox"/> After Final <input type="checkbox"/> Status Request <input type="checkbox"/> Revocation and Power of Attorney	<input type="checkbox"/> Issue Fee Transmittal <input type="checkbox"/> Letter to Chief Draftsperson <input type="checkbox"/> Formal Drawing(s): [ ] Sheet(s) of Figure(s) [ ] <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> After Allowance Communication to Group <input checked="" type="checkbox"/> Copy of Formalities Letter <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
REMARKS:	

SIGNATURE OF ATTORNEY OR AGENT			
Signature:			
Attorney/Reg. No.:	Robert R. Sachs, Registration No. 42,120	Dated:	April 27, 2001

CERTIFICATE OF MAILING			
I hereby certify that this correspondence, including the enclosures identified above, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Box MISSING PARTS, Washington, D.C. 20231 on the date shown below. If the Express Mail Mailing Number is filled in below, then this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service pursuant to 37 CFR 1.10.			
Signature:			
Typed or Printed Name:	Robert R. Sachs	Dated:	April 27, 2001
Express Mail Mailing Number (optional):			



0002/PTO (modified)

U.S. Department of Commerce  
Patent and Trademark Office

### FEE TRANSMITTAL

#### TOTAL AMOUNT OF PAYMENT

Subtotal (1) + Subtotal (2) + Subtotal (3) = **(\$ 1,920)**

#### Complete if Known

Application Number	09/675,412
Filing Date	September 29, 2000
First Named Inventor	Russell Anderson
Group Art Unit	2163
Examiner Name	Unknown
Attorney Docket Number	5240

#### METHOD OF PAYMENT

##### 1. The Commissioner is hereby authorized to:

- ☐ Charge the indicated fees to the below mentioned deposit account.
- ☒ Charge any additional fee required under 37 CFR 1.16 - 1.21 or credit any over payments to the below mentioned deposit account.†
- ☐ Charge the Issue Fee set in 37 CFR 1.18 at the Mailing of the Notice of Allowance, 37 CFR 1.311(b) to the below mentioned deposit account.

Deposit Account Number: 19-2555

Deposit Account Name: FENWICK & WEST LLP

A Duplicate Copy of this authorization is attached

##### 2. ☒ Payment Enclosed:

☒ 2 checks ☐ Other

#### FEE CALCULATION (fees effective 11/12/98)

##### 1. FILING FEE

Large Entity Fee Code/Fee	Small Entity Fee Code/Fee	Fee Description	Fee Due
101/\$690	201/\$345	Utility Filing	<b>690</b>
106/\$310	206/\$155	Design Filing	
108/\$690	208/\$345	Reissue	
114/\$150	214/\$75	Provisional Filing	
SUBTOTAL (1)			<b>(\$ 690)</b>

##### 2. CLAIMS

Large Entity Fee Code/Fee	Small Entity Fee Code/Fee	Fee Description
103/\$18	203/\$9	Claims in excess of 20
102/\$78	202/\$39	Independent claims in excess of 3
104/\$260	204/\$130	Multiple dependent claim
109/\$78	209/\$39	Reissue independent claims over original patent
110/\$18	210/\$9	Reissue claims in excess of 20 and over original patent

##### 3. ADDITIONAL FEES

Large Entity Fee Code/Fee	Small Entity Fee Code/Fee	Fee Description	Fee Due
105/\$130	205/\$65	Surcharge - late filing fee or oath	<b>130</b>
127/\$50	227/\$25	Surcharge-late provisional filing fee or cover sheet	
147/\$2,520	147/\$2,520	For filing a request for reexamination	
115/\$110	215/\$55	Extension for response within first month†	
116/\$380	216/\$190	Extension for response within second month†	
117/\$890	217/\$445	Extension for response within third month†	<b>890</b>
118/\$1,390	218/\$680	Extension for response within fourth month†	
128/\$1,850	228/\$925	Extension for response within fifth month†	
119/\$300	219/\$150	Notice of Appeal	
141/\$1,210	241/\$605	Petition to revive unintentionally abandoned application	
142/\$1,210	242/\$605	Utility Issue Fee (Or Reissue)	
143/\$430	243/\$215	Design Issue Fee	
122/\$130	122/\$130	Petitions to the Commissioner	
123/\$50	123/\$50	Petitions related to provisional applications	
126/\$240	126/\$240	Submission of Information Disclosure Statement	
581/\$40	581/\$40	Recording each patent assignment per property (times number of properties)	
146/\$690	246/\$345	Filing a submission after final rejection (37 CFR 1.129(a))	
149/\$690	249/\$345	For each additional invention to be examined (37 CFR 1.129(b))	
Other fee (specify):		Ten soft copies of issued patent	
Other fee (specify):			
SUBTOTAL (3)			<b>(\$ 1020)</b>

(Col. 1)		(Col. 2)		(Col. 3)		Fee Due	
For	No. of Existing Claims	Highest No. Previously Paid For		Extra**	Fee		
TOTAL	23	20 or	=	3	18	=	54
INDEP	5	3 or	=	2	78	=	156
[ ] First presentation of multiple dependent claim							

05/03/2001 EEKUBAY1 00000018 09675412

01 FC:117

890.00 DP

\* Subtract the greater number of Col. 2

\*\* If the difference between Col. 1 and Col. 2 is less than zero, then enter "0" in Col. 3

SUBTOTAL (2) **(\$ 210)**

#### SUBMITTED BY

Typed or Printed Name **Robert R. Sachs**

Signature

*Robert R. Sachs*

#### Complete (if applicable)

Reg. Number **42,120**

Date

A9000/0000/SF/5016699.1



(3)

## UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/675,412	09/29/2000	Russell Anderson	5240

Robert R Sachs  
Fenwick & West LLP  
Two Palo Alto Square  
Palo Alto, CA 94306

## FORMALITIES LETTER



\*OC000000005584189\*

Date Mailed: 11/29/2000

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

## Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.  
*Applicant must submit \$ 690 to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).*
- Total additional claim fee(s) for this application is \$210.
  - \$54 for 3 total claims over 20.
  - \$156 for 2 independent claims over 3.
- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 1030.

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*A copy of this notice **MUST** be returned with the reply.*

  
Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

05/03/2001 EEKUBAY1 00000017 192555 09675412

01 FC:101 710.00 OP  
02 FC:103 54.00 OP  
03 FC:102 150.00 OP  
04 FC:102 105.00 OP

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11/29/00



PATENT

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IN THE UNITED STATES  
PATENT AND TRADEMARK OFFICE

APPLICANT(S): Russell Anderson, et al.  
APPLICATION NO.: 09/675,412  
FILING DATE: September 29, 2000  
TITLE: Detecting & Measuring Risk With Predictive Models Using Content Mining  
EXAMINER: Unknown  
GROUP ART UNIT: Unknown  
ATTY. DKT. NO.: 5240

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Box Missing Parts, Commissioner For Patents, Washington, D.C. 20231, on the date shown below:

Dated: 4/27/01

By: Robert R. Sachs

Robert R. Sachs, Reg. No.: 42,120

BOX MISSING PARTS  
COMMISSIONER FOR PATENTS  
WASHINGTON, D.C. 20231

**RESPONSE TO NOTICE TO FILE MISSING  
PARTS OF APPLICATION**

SIR:

Responsive to Notice to File Missing Parts dated November 29, 2000, received in the above-identified patent application,

☒ Enclosed are:

- ☒ a copy of the Notice to File Missing Parts;
- ☒ an original, signed Declaration;
- ☐ an original, signed Power of Attorney;
- ☒ an Application Data Sheet;
- ☒ payment in the amount of \$ 1,920 for the

- ☒ application filing fee;
- ☒ fee for additional claims; and
- ☒ missing parts surcharge and three-month extension of time.

☐ Other

☐ Applicant claims small entity status under 37 C.F.R. § 1.27.

Respectfully submitted,  
RUSSELL ANDERSON, ET AL.

Dated: 4/22/01

By: Robert R. Sachs  
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